Electronic Acknowledgement Receipt				
EFS ID:	6810322			
Application Number:	10786023			
International Application Number:				
Confirmation Number:	2925			
Title of Invention:	Enhanced system for electronic funds transfer and elimination of the payee's need for encryption and privacy			
First Named Inventor/Applicant Name:	Franco Modigliani			
Customer Number:	09629			
Filer:	Gerard Francis Diebner./Michelle Ekanemesang			
Filer Authorized By:	Gerard Francis Diebner.			
Attorney Docket Number:	061350-5002-US			
Receipt Date:	14-JAN-2010			
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Time Stamp:	13:53:48			
Application Type:	Utility under 35 USC 111(a)			

# Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$245
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Deposit Account	201507
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#### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		10786023ResponsetoOfficeActi on.pdf	1457493	yes	10
			d8D67feb194dxbbe3ecce9c38811a10897 0eB3		
	Multip	art Description/PDF files in .	zip description		
	Document Description		Start	End	
	Extension of Time		1	1	
	Amendment/Req. Reconsideration-After Non-Final Reject		2	2	
	Claims		3	8	
	Applicant Arguments/Remarks Made in an Amendment		9	10	
Warnings:					
Information:					
2	Fee Worksheet (PTO-875)	fee-info.pdf	30065	no	2

#### Warnings:

Information:

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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/D0/E0/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.